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*Counsel for Debtor*

Order Filed on October 2, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

*In re:*

Christian Monne,

Debtor.

Case No. 23-10870-JKS

Chapter 13

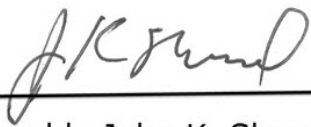
Hearing Date: September 26, 2024

Judge: Hon. John K. Sherwood

**INTERIM ORDER ON CREDITOR'S CERTIFICATION OF  
DEFAULT**

The relief set forth on the following page, numbered two, is hereby **ORDERED**.

**DATED: October 2, 2024**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**THIS MATTER** having been brought before the Court by the Secured Creditor, ServiceMac, LLC as servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust, by and through its counsel, Friedman Vartolo, LLP, upon the filing of a Certification of Default (the “Secured Creditor”) and opposition from Christian Monne (the “Debtor”) by and through his counsel Scura, Wigfield, Heyer, Stevens and Cammarota, LLP, and the Court having heard arguments of counsel and for good cause

It is hereby **ORDERED** as follows:

1. Status of Automatic Stay:

- a. The parties agree that the Automatic Stay is in full force and effect as to Applicant’s interest in the real property being described as 33 Graydon Terrace, Clifton, NJ 07013 (hereinafter “the property”) as of the commencement of this case, February 1, 2023.

2. Post-Petition Payments and Certification:

- a. All post-petition mortgage payments due to Secured Creditor for the months of June 1, 2024 through September 1, 2024 should be remitted immediately to Secured Creditor no later than September 30, 2024.

3. Default:

- a. Debtor shall be in default of this Order if any payment referenced in Paragraph Two (2) of this Order is not received by Secured Creditor by end of the business day on September 30, 2024. The parties agree that in the event of a default of this Interim Order, Secured Creditor shall be entitled to obtain an Order Granting Relief from the Automatic Stay.

4. Hearing Date

- a. The hearing on Creditor's Certification of Default (ECF: 95) is hereby rescheduled to October 10, 2024 at 10:00 AM.

In re:  
Christian G. Monne  
Debtor

Case No. 23-10870-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 03, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

| Recip ID | Recipient Name and Address                                       |
|----------|--|
| db       | + Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

| Name               | Email Address  |
|--------------------|--|
| Andrew L. Spivack  | on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20<br>andrew.spivack@brockandscott.com, wbecf@brockandscott.com   |
| Charles G. Wohlrab | on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com  |
| David L. Stevens   | on behalf of Debtor Christian G. Monne dstevens@scura.com<br>dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer<br>o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura |
| Denise E. Carlon   | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com,<br>bkgroup@kmlawgroup.com  |

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Oct 03, 2024

Form ID: pdf903

Total Noticed: 1

Eamonn O'Hagan

on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov

Jamal J Romero

on behalf of Debtor Christian G. Monne jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co  
m;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com

Marc D. Miceli

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20  
wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com,  
kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12